



TOURISM DEVELOPMENT BANK Ltd.

टुरिजम् डेभलपमेन्ट बैंक लि.

Thamel, Kathmandu. T: 4701357, 4701358, 4701359 F: 4701362 E: info@tdbl.com.np

Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2069) of the Fiscal Year 2069/70

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/06/2069	Upto Previous Quarter End as on 31/03/2069	Corresponding Previous Year Quarter End 30/06/2068
1	Total Capital and Liabilities (1.1 to 1.7)	3,264,400	2,911,546	1,889,841
1.1	Paid Up Capital	640,000	640,000	400,000
1.2	Reserve and Surplus	35,430	24,853	56,983
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	98,037	3,847	6,000
1.5	Deposits (a.+b.)	2,374,322	2,160,755	1,388,908
a.	Domestic Currency	2,362,030	2,152,246	1,374,633
b.	Foreign Currency	12,292	8,509	14,275
1.6	Income Tax Liability	3,037	-	2,280
1.7	Other Liabilities	113,573	82,091	35,670
2	Total Assets (2.1 to 2.7)	3,264,400	2,911,546	1,889,841
2.1	Cash and Bank Balance	305,270	274,868	133,778
2.2	Money at Call and Short Notice	420,630	490,230	380,396
2.3	Investments	80,000	80,000	79,016
2.4	Loans and Advances(a+b+c+d+e+f)	2,320,164	1,964,793	1,209,323
a.	Real Estate Loan	144,138	151,726	117,864
1.	Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	26,085	26,315	45,165
2.	Business Complex & Residential Apartment Construction Loan	13,651	6,837	-
3.	Income generating Commercial Complex	-	-	16,178
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	104,402	118,574	56,522
b.	Personal Home Loan of Rs 10 Million or Less	199,262	167,540	101,347
c.	Margin Type Loan	4,074	7,461	7,434
d.	Term Loan	93,343	69,783	39,271
e.	Overdraft /TR /WC Loan	1,364,118	1,097,778	755,900
f.	Other Loan	515,231	470,503	187,506
2.5	Fixed Assets	62,896	61,163	34,690
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	75,440	40,492	52,637
3	Profit and Loss Account	Up to This Quarter End as on 30/06/2069	Upto Previous Quarter End as on 31/03/2069	Up to Corresponding Previous Year Quarter End 30/06/2068
3.1	Interest Income	77,928	249,263	51,498
3.2	Interest Expense	45,605	142,294	30,900
A.	Net Interest Income (3.1 - 3.2)	32,323	106,969	20,598
3.3	Fees, Commission and Discount	2,968	8,120	1,388
3.4	Other Operating Income	8,496	17,482	2,582
3.5	Foreign Exchange Gain/Loss (Net)	2,566	9,063	2,188
B.	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	46,353	141,634	26,757
3.6	Staff Expenses	7,802	23,778	5,845
3.7	Other Operating Expenses	13,971	47,122	8,016
C.	Operating Profit Before Provision (B. -3.6-3.7)	24,580	70,734	12,896
3.8	Provision for Possible Losses	13,372	12,861	4,535
D.	Operating Profit (C. -3.8)	11,208	57,873	8,361
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	5,414	577	-
E.	Profit from Regular Activities (D+3.9+3.10)	16,622	58,450	8,361
3.11	Extraordinary income/Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E. + 3.11)	16,622	58,450	8,361
3.12	Provision for Staff Bonus	1,511	5,314	760
3.13	Provision for Tax	4,534	15,946	2,280
G.	Net Profit/Loss (F. - 3.12-3.13)	10,577	37,190	5,321
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	26.37%	30.17%	33.54%
4.2	Non Performing Loan (NPL) to Total Loan	0.58%	0.36%	1.16%
4.3	Total Loan Loss Provision to Total NPL	395.74%	326.05%	91.03%
4.4	Cost of Fund	7.45%	9.15%	9.60%
4.5	CD Ratio (Calculated as per NRB Directives)	77.42%	69.01%	66.02%

- Note:**
- The above figures are subject to change in accordance with any remarks or notification from the statutory audit and/or regulator.
 - The previous figures are regrouped/rearranged wherever necessary.
 - Proposed 10% Cash Dividend of the F/Y 2068/69 has been included in other liabilities as of Ashwin 30, 2069.